



RENTAL DWELLINGS

Eligibility

RLI is a market for the owners of one to four-unit dwellings rented to others as investment/income property not to exceed 25 per policy unless referred for exception. We are not a market for dwellings occupied by any insured or their immediate families. We are not a market for large schedules of rental properties or risks that purchase dwellings to update and sell (“flippers”). Refer to the Water Exposure guidelines for specific requirements for pools and other water exposures.

Dwellings rented or occupied in conjunction with or as Assisted Living Facilities, halfway houses, any social service agency, ministry, charity, hospital, military or any operation other than commercial residential rental are **prohibited**. Refer any exceptions.

Short term rentals (less than 12 months) and vacation rentals should be referred.

Single Condo units rented out as dwellings are to be classified as 63010 Dwellings – one family. If the insured owns more than 10 units in a single association, rate as Apartment and follow the Apartment Target Class guideline.

Classifications

Class Code	Class Description
63010	Dwellings – one-family (lessor’s risk only)
63011	Dwellings – two-family (lessor’s risk only)
63012	Dwellings – three-family (lessor’s risk only)
63013	Dwellings – four-family (lessor’s risk only)

Applications and Inspections

ACORD Application and Rental Dwelling Supplemental Application. If the risk has a pool, spa, or other water feature the Water Hazards Supplemental Application is also required.

Inspections are required on all new business and every third renewal if property TIV is \$150,000 or more or if more than 5 units are scheduled. When selecting one or two locations for inspection from a schedule choose the oldest and/or the highest valued properties.



Underwriting Requirements

All subcontracted work must be done under written contract that includes indemnity and hold harmless in favor of our Insured. Subcontractors must provide certificates of insurance indicating limits equal or greater than our policy and AI status for our insured.
Assault and Battery - see detailed guidelines below.
Good maintenance with documentation.
Inspections should confirm good housekeeping (no debris or junk piles outside) and that all outdoor walkways and parking areas are in good condition.
Pools, spas, and other water exposures must meet the criteria under our Water Exposures Target Class guideline.
Security Bars on windows must have emergency breakaway releases on the inside of the window.
Snow and Ice removal should be done by a qualified subcontractor under written contract that includes indemnity and hold harmless in favor of our Insured. Subcontractor must provide certificates of insurance indicating limits equal or greater than our policy and AI status for our insured
Warrant operational carbon monoxide detectors in each unit where required by code/ordinance.
Warrant operational smoke detection devices in each unit.

Assault & Battery Coverage:

Assault & Battery coverage may be offered under the following conditions:

- Crime Scores under 65 – OK to remain silent
- Crime Scores 65-80 – Sublimit
- Crime Scores over 80 – exclude A&B.

In addition, exclude A&B for the following:

1. Subsidized units, Student housing, and Senior housing,
2. Risks that provide their own security (employed or under contract),
3. Risks that have prior Assault & Battery losses.

Note: Excluding Assault and Battery will automatically trigger the Firearms Exclusion.

Refer any exceptions to the above.



SUBMIT
Buildings over 80 years old
Condo rentals above the 6 th floor
Crime Scores above 80 unless Assault & Battery and Firearms are excluded
More than 10% of policy unit count is vacant
Previous mold or water damage claims (must show evidence of complete remediation to be considered for coverage.)
Property under renovation, update, remodel or repair
Short term or vacation rentals
Sinkhole or other claim activity that effects structural integrity
Student housing
Risks with over 25 dwellings per policy

INELIGIBLE
Airbnb, VRBO, and similar online rental operations
Assisted living, nursing, or convalescent homes/facilities whether or not operated by the insured.
Home Health Care Services
Dwellings occupied by the insured or the insured's immediate family.
Dwellings that are rented in conjunction with any social service agency (low income housing, halfway houses, ministries, group homes, etc.)
"Flippers" defined as purchasing property to update/renovate and sell
Fraternities or sororities as tenants/occupants
Governmental housing projects
Mobile Homes and park models
More than 15% of policy unit count is subsidized housing
More than 25% of the policy unit count is vacant.
Risks with property managers as the named insured (Additional Insured status is acceptable)
Swimming pools with diving boards, or that do not meet the program guideline for Water Exposures.
Time Share
Units occupied by the insured or the insured's immediate family (all lines)



Rating

General Liability and Property

Rate per RLI Online.

Minimum Property Deductible: \$1,000

Additional Exposures, Class Codes and Charges:

Exposure	Class Code	Flat Charge at limits; not subject to credits
Boat Docks/Slips/Ramps	10105	\$50 each
Playground Equipment	46671	\$100 each
Swimming Pool/Hot Tubs	48925	\$500 each

Forms and Endorsements

MANDATORY FORMs	FORM DESCRIPTION
CG 21 39	Contractual Liability Limitation
CG 21 44	Limitation of Coverage to Designated Premises or Project
RGBG 618	Habitability Exclusion (CA only)
RGBG 629	Exclusion – Animals/Reptiles
RGBG 753	Exclusion – Assault and Battery
RGBG 656	Limited Assault and Battery Coverage (Sublimited coverage)
RGBG 628	Exclusion – Firearms (must be used if A&B sublimit is added)
RGBG 694	Exclusion – Firearms (must be used if A&B is excluded)
RGBP 608	Protective Safeguard Endorsement – warrant “Operational smoke detectors for each unit that are maintained semi-annually.” Also warrant carbon dioxide detectors where required by law or ordinance.

The above endorsements are standard, but are not all inclusive. Evaluation of the risk may require additional endorsements.